

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments, said method comprising ~~the steps of:~~

identifying at least one selected member making installment payments as a candidate for an incentive program to affect behavior;

providing an a lender-based Internet webpage accessible to at least one a selected member, via a computer system, for on-line interactive communications between said selected member and said lender-based Internet webpage; offering, on said lender-based Internet webpage, installment payment schedule information to said selected member;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program;

receiving an enrollment request from said selected member;

receiving identifier data and payment behavior data of the selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member payment behavior data making ~~one or more timely installment payment~~;

calculating said non-cash award points according to a preprogrammed formula if said selected member qualifies for said non-cash award points; and issuing said non-cash award points to an account of the selected member if the selected member qualifies for said non-cash award points, wherein said non-cash award points are redeemable by the selected member for ~~an~~ a non-cash award.

2. (Currently Amended) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments as recited in claim 1, said method further comprising the step of offering, on said lender-based Internet webpage, electronic installment payment capability to said selected member.

3. (Currently Amended) A lender-based method for redeeming incentive non-cash awards in an on-line incentive program, said method comprising the following steps of:

implementing an on-line incentive program that issues non-cash award points to selected members who are making installment payments, wherein said non-cash award points are redeemable by said selected members for ~~an~~ a non-cash award;

identifying at least one selected member making installment payments as a candidate for an incentive program to affect behavior;

implementing ~~an~~ a lender-based Internet webpage accessible, via a computer system, to at least one selected member of said on-line incentive program for on-line interactive communications between said selected member and said lender-based Internet webpage;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program;

receiving an enrollment request from said selected member;

receiving identifier data and payment behavior data of the selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member payment behavior data;

~~offering, accessible from or on said Internet webpage,~~ at least one redeemable non-cash award available to said selected member for exchange of said non-cash award points; and

permitting said selected member to initiate a process to receive said at least one redeemable non-cash award for exchange of said non-cash award points issued to said selected member through said on-line incentive program.

4. (Currently Amended) A computer readable medium comprising a plurality of instructions, which when executed by a computer, causes the computer to perform the following steps of:

providing ~~an~~ a lender-based Internet webpage accessible to at least one selected member, via a computer system, for on-line interactive communications between said selected member and said lender-based Internet webpage;

identifying at least one selected member making installment payments as a candidate for an incentive program to affect behavior;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program;

receiving an enrollment request from said selected member;

receiving identifier data and payment behavior data of the selected member;

offering, on said lender-based Internet webpage, installment payment schedule information to said selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member making one or more timely installment payments;

calculating said non-cash award points according to a pre-programmed formula if said selected member qualifies for said non-cash award points; and

issuing said non-cash award points to an account of said selected member if said selected member qualifies for said non-cash award points, wherein said

non-cash award points are redeemable by said selected member for ~~an~~ a non-cash award.

5. (Currently Amended) A computer readable medium as recited in claim 4, and further comprising the step of offering, on said lender-based Internet webpage, electronic installment payment capability to said selected member.

6. (Currently Amended) A computer readable medium comprising a plurality of instructions, which when executed by a computer, causes the computer to perform the following steps of:

implementing an on-line incentive program that issues non-cash award points to selected members wherein said non-cash award points are redeemable by said selected member for ~~an~~ a non-cash award;

identifying at least one selected member making installment payments as a candidate for an incentive program to affect behavior;

providing ~~an~~ a lender-based Internet webpage accessible to at least one selected member, via a computer system, for on-line interactive communications between said selected member and said lender-based Internet webpage;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program;

receiving an enrollment request from said selected member;

receiving identifier data and payment behavior data of the selected member;

offering, on said lender-based Internet webpage, installment payment schedule information to said selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member making one or more timely installment payments;

calculating said non-cash award points according to a preprogrammed formula if said selected member qualifies for said non-cash award points; and

issuing said non-cash award points to an account of said selected member if said selected member qualifies for said non-cash award points, wherein said non-cash award points are redeemable by said selected member for an a non-cash award.

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~~7. (Currently Amended) A computer system for implementing an on-line incentive program, said computer system comprising:~~

~~software for offering at least one product for sale to at least one member via an Internet webpage, said Internet webpage being accessible to said member for on-line interactive communications between said member and said Internet webpage; and~~

~~software for determining whether said member qualifies for one or more award points based on said member making one or more timely installment payments, for calculating said award points according to a preprogrammed formula if said member qualifies for said award points, and for issuing said award points to an~~

~~account of said member if said member qualifies for said award points,
wherein said award points are redeemable by said member for an award.~~

PLEASE ADD THE FOLLOWING NEW CLAIMS:

8. (New) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments as recited in claim 1, and further wherein the payment behavior data is one or more timely installment payments.